

**Information to identify the case:**

Debtor 1 Jon P. Freed Jr.

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-6880**

EIN **-----**

Debtor 2 Sherry L. Freed

(Spouse, if filing)

First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1552**

EIN **-----**

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **11-25634-GLT**

## Order of Discharge

12/15

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Jon P. Freed Jr.  
aka Jon Freed

Sherry L. Freed  
aka Sherry Freed

5/22/17

**By the court:** Gregory L. Taddonio  
United States Bankruptcy Judge

### Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

#### Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

#### Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

#### Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;

- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Jon P. Freed  
Sherry L. Freed  
Debtors

Case No. 11-25634-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2

User: culy  
Form ID: 3180W

Page 1 of 3  
Total Noticed: 65

Date Rcvd: May 22, 2017

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on May 24, 2017.

db/jdb +Jon P. Freed, Jr., Sherry L. Freed, 691 Landis Rd., Freedom, PA 15042-9338  
cr +Duquesne Light Company, 1901 Edison St., Glenshaw, PA 15116-1731  
13173575 +CAPITAL ONE NA, c/o Creditors Bankruptcy Service, P.O. Box 740933, Dallas TX 75374-0933  
13173564 ++CITIBANK, PO BOX 790034, ST LOUIS MO 63179-0034  
(address filed with court: Citi, Po Box 183071, Columbus, OH 43218-3071)  
13173563 ++CITIFINANCIAL, BANKRUPTCY FORECLOSURE UNIT, 1000 TECHNOLOGY DRIVE, OFALLON MO 63368-2239  
(address filed with court: Citifinancial, 300 Saint Paul Pl, Baltimore, MD 21202)  
13249163 Duquesne Light Company, c/o Bernstein Law Firm, P.C., Suite 2200, Gulf Tower, Pittsburgh, PA 15219  
13173566 +EIS, 2323 Lake Club Dr., Ste 300, Columbus, OH 43232-3205  
13173572 IC Commercial Services, c/o Key Bank, PO Box 74713, Cleveland, OH 44194-0796  
13173573 +J Deere Crdt, 8402 Excelsior Dr., Madison, WI 53717-1909  
13173579 +MeriCap Credit, 3333 Warrenville Rd., Suite 325, Lisle, IL 60532-1928  
13173580 +National City Card Ser, 1 National City Pkwy, Kalamazoo, MI 49009-8003  
13173581 +Nationalbk, Po Box 94982 Attcredit Bur Disp Loc# 01-, Cleveland, OH 44101-4982  
13173583 +Northland Group Inc., PO Box 390905, Minneapolis, MN 55439-0905  
13173584 +One Main Financial f/k/a Citifinancial, 109 Wagner Rd., Monaca, PA 15061-2457  
13173585 Peoples Home Savings, 744 Chinanego Rd, Beaver Falls, PA 15010  
13173587 +Pnc Bank, 1 National City Pkwy, Kalamazoo, MI 49009-8002  
13177426 +RBS Citizens, 480 Jefferson Blvd, RJE 135, Warwick RI 02886-1359  
13173588 +Rbs Citizens Na (CITIZENS), 1000 Lafayette Blvd, Bridgeport, CT 06604-4725  
13173589 +Richard J Boudreau & Associates, LLC, 5 Industrial Way, Salem, NH 03079-4866  
13173590 +Robert & Veronica Springer, d/b/a Springer Truck Service, 342 Holt Rd., Aliquippa, PA 15001-9123  
13173592 +Tract/Cbsd, Po Box 6497, Sioux Falls, SD 57117-6497  
13173594 UPMC Passavant, PO Box 382059, Pittsburgh, PA 15250-8059  
13173595 UPMC Physicians Services, PO Box 371980, Pittsburgh, PA 15250-7980  
13173596 +Wachovia Dealer Services, PO Box 6700, Rancho Cucamonga, CA 91729-6700  
13173598 +Wfds/Wds (WACHOVIA), Po Box 1697, Winterville, NC 28590-1697

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.  
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us May 23 2017 01:22:07 Pennsylvania Dept. of Revenue,

Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,  
Harrisburg, PA 17128-0946  
cr EDI: AIS.COM May 23 2017 01:03:00 Midland Funding LLC by American InfoSource LP as a,  
PO Box 4457, Houston, TX 77210-4457  
cr +EDI: PRA.COM May 23 2017 01:03:00 PRA Receivables Management, LLC, PO Box 41067,  
Norfolk, VA 23541-1067  
13173553 EDI: PHINAMERI.COM May 23 2017 01:04:00 Americredit, PO Box 183593,  
Arlington, TX 76096-3593  
13180869 EDI: PHINAMERI.COM May 23 2017 01:04:00 Americredit Financial Services, Inc.,  
PO Box 183853, Arlington TX 76096  
13173554 +EDI: AMEREXPR.COM May 23 2017 01:04:00 Amex, Po Box 297871,  
Fort Lauderdale, FL 33329-7871  
13173555 +EDI: BANKAMER.COM May 23 2017 01:04:00 Bank Of America, 301 Rockerimmon Blvd,  
Colorado Springs, CO 80919-2303  
13173556 E-mail/Text: WFB.Bankruptcy@cabelas.com May 23 2017 01:23:23 Cabela's Club Visa,  
WFB Visa Center, PO Box 82608, Lincoln, NE 68501-2608  
13173557 +E-mail/Text: cms-bk@cms-collect.com May 23 2017 01:21:52 Capital Management Services, L.P.,  
726 Exchange St. Suite 700, Buffalo, NY 14210-1464  
13173558 +EDI: CHASE.COM May 23 2017 01:04:00 Chase, Po Box 15298, Wilmington, DE 19850-5298  
13173559 +EDI: CHASE.COM May 23 2017 01:04:00 Chase, 800 Brooksedge Blvd,  
Westerville, OH 43081-2822  
13208319 EDI: CHASE.COM May 23 2017 01:04:00 Chase Bank USA, N.A., PO Box 15145,  
Wilmington, DE 19850-5145  
13173560 +EDI: CHASE.COM May 23 2017 01:04:00 Chase Bank Usa, Na, Po Box 15298,  
Wilmington, DE 19850-5298  
13173561 +EDI: CITICORP.COM May 23 2017 01:04:00 Citi, Po Box 6241, Sioux Falls, SD 57117-6241  
13173562 +EDI: CITICORP.COM May 23 2017 01:04:00 Citi (Simplicity), Po Box 6241,  
Sioux Falls, SD 57117-6241  
13173597 EDI: RCSDELL.COM May 23 2017 01:03:00 Webbbank/Dfs, 12234 N Ih 35 Sb Bldg B,  
Austin, TX 78753  
13178587 EDI: DISCOVER.COM May 23 2017 01:04:00 Discover Bank, DB Servicing Corporation,  
PO Box 3025, New Albany, OH 43054-3025  
13173565 +EDI: DISCOVER.COM May 23 2017 01:04:00 Discover Fin Svcs Llc, Po Box 15316,  
Wilmington, DE 19850-5316  
13173568 +EDI: GMACFS.COM May 23 2017 01:03:00 G M A C, Po Box 535160, Pittsburgh, PA 15253-5160  
13173569 +EDI: RMSC.COM May 23 2017 01:04:00 Gemb/Care Credit, Po Box 981439,  
El Paso, TX 79998-1439  
13173570 EDI: RMSC.COM May 23 2017 01:04:00 Gemb/Jcp, Po Box 984100, El Paso, TX 79998  
13173571 +EDI: RMSC.COM May 23 2017 01:04:00 Gemb/Select Comfort, Po Box 981439,  
El Paso, TX 79998-1439

District/off: 0315-2

User: culy  
Form ID: 3180W

Page 2 of 3  
Total Noticed: 65

Date Rcvd: May 22, 2017

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center  
(continued)

13225888 EDI: RECOVERYCORP.COM May 23 2017 01:03:00 Granite Recovery LLC,  
c/o Recovery Management Systems Corp, 25 SE 2nd Avenue Suite 1120, Miami FL 33131-1605  
13173574 E-mail/Text: rita.robles@key.com May 23 2017 01:21:51 Key Equipment, PO Box 74713,  
Cleveland, OH 44194-0796  
13265403 +E-mail/Text: rita.robles@key.com May 23 2017 01:21:51 Key Equipment Finance Inc,  
1000 S. McCaslin Blvd, Superior, CO 80027-9437  
13173577 E-mail/Text: camanagement@mtb.com May 23 2017 01:21:52 M & T Bank, 1 Fountain Plaza,  
Buffalo, NY 14203  
13173576 E-mail/Text: camanagement@mtb.com May 23 2017 01:21:52 M & T Bank, PO Box 62182,  
Baltimore, MD 21264  
13226404 E-mail/Text: camanagement@mtb.com May 23 2017 01:21:52 M&T Bank, P.O. Box 1288,  
Buffalo, NY 14240  
13173578 +EDI: TSYS2.COM May 23 2017 01:04:00 Mcydsnb, 9111 Duke Blvd, Mason, OH 45040-8999  
13537078 EDI: AIS.COM May 23 2017 01:03:00 Midland Funding LLC, by American InfoSource LP as agent,  
PO Box 4457, Houston, TX 77210-4457  
13173582 +E-mail/Text: lauriem@newalliancefcu.com May 23 2017 01:23:23 New Alliance Fcu,  
835 Merchant St, Ambridge, PA 15003-2398  
13318357 EDI: AGFINANCE.COM May 23 2017 01:03:00 OneMain Financial asf CitiFinancial Inc,  
P.O. Box 70911, Charlotte, NC 28272-0911  
13251773 EDI: PRA.COM May 23 2017 01:03:00 Portfolio Recovery Associates, LLC., PO Box 41067,  
Norfolk, VA 23541  
13173586 +E-mail/Text: creditreconciliation@peoples.com May 23 2017 01:22:26 Peoples United Bank,  
850 Main St, Bridgeport, CT 06604-4904  
13173591 +EDI: SEARS.COM May 23 2017 01:04:00 Sears/Cbsd, Po Box 6189, Sioux Falls, SD 57117-6189  
13173593 +EDI: CITICORP.COM May 23 2017 01:04:00 Unvl/Citi, Po Box 6241,  
Sioux Falls, SD 57117-6241  
13246265 E-mail/Text: WFB.Bankruptcy@cabelas.com May 23 2017 01:23:23 WORLD'S FOREMOST BANK,  
CABELA'S CLUB VISA, PO BOX 82609, LINCOLN, NE 68501-2609  
13185178 EDI: WFFC.COM May 23 2017 01:04:00 Wells Fargo Dealer Services, Inc., PO Box 19657,  
Irvine, CA 92623-9657  
13173599 +E-mail/Text: WFB.Bankruptcy@cabelas.com May 23 2017 01:23:23 Worlds Foremost Bank (Cabela's),  
4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463  
13173600 +E-mail/Text: WFB.Bankruptcy@cabelas.com May 23 2017 01:23:23 Worlds Foremost Bank N,  
4800 Nw 1st St Ste 300, Lincoln, NE 68521-4463

TOTAL: 40

\*\*\*\*\* BYPASSED RECIPIENTS (undeliverable, \* duplicate) \*\*\*\*\*

cr CITIFINANCIAL, INC.  
cr M&T BANK  
cr M&T Bank  
cr RBS Citizens  
13323604 CITI POB 183071 COLUMBUS OH 43218  
cr\* ++AMERICREDIT FINANCIAL SERVICES DBA GM FINANCIAL, PO BOX 183853, ARLINGTON TX 76096-3853  
(address filed with court: AmeriCredit Financial Services, Inc., PO Box 183853,  
Arlington, TX 76096)  
cr\* ++M&T BANK, LEGAL DOCUMENT PROCESSING, 1100 WHERLE DRIVE, WILLIAMSVILLE NY 14221-7748  
(address filed with court: M&T BANK, PO Box 1288, Buffalo, NY 14240-1288)  
13173567 ##Financial Asset Management Systems, Inc., PO Box 451409, Atlanta, GA 31145-9409  
TOTALS: 5, \* 2, ## 1

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.  
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

Addresses marked '++' were redirected to the recipient's preferred mailing address  
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices  
will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The  
debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: May 24, 2017

Signature: /s/Joseph Speetjens

District/off: 0315-2

User: culy  
Form ID: 3180W

Page 3 of 3  
Total Noticed: 65

Date Rcvd: May 22, 2017

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on May 22, 2017 at the address(es) listed below:

Andrew F Gornall on behalf of Creditor M&T BANK agornall@goldbecklaw.com, bkgroup@goldbecklaw.com;bkgroup@kmllawgroup.com  
Ann E. Swartz on behalf of Creditor M&T Bank ecfmail@mwc-law.com  
Daniel Mark Campbell on behalf of Creditor RBS Citizens dcampbell@hunton.com, sklein@hunton.com  
James Warmbrodt on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
Joshua I. Goldman on behalf of Creditor M&T BANK bkgroup@kmllawgroup.com  
Louis R. Pomerico on behalf of Debtor Jon P. Freed, Jr. info@pomericolaw.com, pmcarr1920@outlook.com;loupom@aol.com;r50803@notify.bestcase.com  
Louis R. Pomerico on behalf of Joint Debtor Sherry L. Freed info@pomericolaw.com, pmcarr1920@outlook.com;loupom@aol.com;r50803@notify.bestcase.com  
Marissa Myers Cohen on behalf of Creditor M&T BANK mcohen@mwc-law.com  
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov  
Peter J. Ashcroft on behalf of Creditor Duquesne Light Company pashcroft@bernsteinlaw.com, ckutch@ecf.courtdrive.com;pashcroft@ecf.courtdrive.com;pghecf@bernsteinlaw.com;cabbott@ecf.courtdrive.com  
Ronda J. Winnecour cmeecf@chapter13trusteedpa.com

TOTAL: 11